## Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 1 of 48

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
NORTHERN DISTRICT OF ILLINOIS	_		
Case number (if known)	_ Chapter you are filing under:		
	☐ Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	Chapter 13		Check if this an amended filing
		1	

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debte	or 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Brian First name Allen Middle name	First name  Middle name	
	Bring your picture identification to your meeting with the trustee.	Griffin Last name and Suffix (Sr., Jr., II, III)	Last name a	nd Suffix (Sr., Jr., II, III)
2.	All other names you hav used in the last 8 years	е		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7567		

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 2 of 48

Case number (if known)

Debtor 1 Brian Allen Griffin

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		1075 Preserve Ave Naperville, IL 60564 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Will County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 03/25/16 16:19:17 Page 3 of 48 Case 16-10385 Doc 1 Filed 03/25/16 Desc Main

Document Case number (if known) Debtor 1 Brian Allen Griffin

7.	The chapter of the Bankruptcy Code you are	nkruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	☐ Chapter 7					
		□с	hapter 11				
		□с	hapter 12				
		<b>■</b> C	hapter 13				
В.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are paying the fee yo	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money lf, your attorney may pay with a credit card or check with	
					stallments. If you choose this option ts (Official Form 103A).	n, sign and attach the Application for Individuals to Pay	
			J		` ,	only if you are filing for Chapter 7. By law, a judge may,	
		_	but is not req applies to you	uired to, waive Ir family size a	your fee, and may do so only if yound you are unable to pay the fee in	ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out al Form 103B) and file it with your petition.	
). Have you filed for bankruptcy within the last 8 years?		■ No					
	-		District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y€	es.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No	Go to l	ne 12.			
	residence.	□Y€	es. Has yo	ur landlord obt	ained an eviction judgment against	you and do you want to stay in your residence?	
				No. Go to line	12.		

Debtor 1 Brian Allen Griffin Document Page 4 of 48 Case number (if known)

ar	Report About Any Bu	sinesses `	You Own	as a Sole Propriet	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of busi	ness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	e & ZIP Code		
	it to this petition.		Check	the appropriate box	c to describe your business:		
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))		
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you in s, cash-flo	dicate that you are a ow statement, and fe	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure		
	For a definition of small	■ No.	I am n	ot filing under Chap	ter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am fi	ling under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
ar	t 4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	Yes.	What is t	he hazard?			
	public health or safety? Or do you own any property that needs			iate attention is			
	immediate attention?		needed,	why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?			
					Number, Street, City, State & Zip Code		

Debtor 1 Brian Allen Griffin Document Page 5 of 48 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 48 Case number (if known) Debtor 1 Brian Allen Griffin Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Brian Allen Griffin Signature of Debtor 2 Brian Allen Griffin Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on March 25, 2016

MM / DD / YYYY

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 7 of 48

Debtor 1 Brian Allen Griffin Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	G. Stahulak Attorney for Debtor	Date	March 25, 2016 MM / DD / YYYY				
Thomas G.	Stahulak						
Stahulak & Firm name	Stahulak & Associates, L.L.C. / GetFiled						
53 W. Jackson Blvd., Suite 652 Chicago, IL 60604 Number, Street, City, State & ZIP Code							
Contact phone	(312) 662-1480	Email address	ecf@stahulakandassociates.com				
6288620	rate						

		1200.11111	-III Paue o UI 40		
Fill in this infor	mation to identify your	case:			
Debtor 1	Brian Allen Griffin				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is amended filing	

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

1: Summarize Your Assets		
Communication Four Models		ssets of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,517.65
1c. Copy line 63, Total of all property on Schedule A/B	\$	6,517.65
2: Summarize Your Liabilities		
		abilities t you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	71,932.00
Your total liabilities	\$	71,932.00
3: Summarize Your Income and Expenses	-	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,771.30
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,556.30
4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
Yes What kind of debt do you have?		
	1a. Copy line 55, Total real estate, from Schedule A/B	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Debtor 1 Brian Allen Griffin Document Page 9 of 48 Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_\_\_2,500.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Fill in this infor	mation to identify yoເ	ur case and this filing:			
Debtor 1	Brian Allen Griffi	n			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
	ankruptcy Court for the				
Office Otates De	and uptoy Court for the	- NORTHERN BIOTHER	- ILLINGIO		
Case number _					Check if this is an amended filing
					ag
Official Fo	rm 106A/B				
_	e A/B: Pro	nerty			12/15
		<u> </u>	nce. If an asset fits in more than one category, list the	asset in the	
	e space is needed, attac		I people are filing together, both are equally responsib . On the top of any additional pages, write your name		
Part 1: Describe	Each Residence, Buildi	ng, Land, or Other Real Estate	You Own or Have an Interest In		
1. Do you own or	have any legal or equital	ble interest in any residence, b	uilding, land, or similar property?		
No. Go to Pa	rt 2.				
☐ Yes. Where i	is the property?				
Part 2: Describe	Your Vehicles				
			icles, whether they are registered or not? Include G: Executory Contracts and Unexpired Leases.	le any vehicl	es you own that
Core vone tr					
o. Cars, varis, ti	ucks, tractors, sport	utility vehicles, motorcycles	s		
No	ucks, tractors, sport	utility vehicles, motorcycles	s		
_	ucks, tractors, sport	utility vehicles, motorcycles	s		
■ No □ Yes  4. Watercraft, ai	rcraft, motor homes,	ATVs and other recreations	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories		
■ No □ Yes  4. Watercraft, ai	rcraft, motor homes,	ATVs and other recreations	al vehicles, other vehicles, and accessories		
■ No □ Yes  4. Watercraft, ai Examples: Boa	rcraft, motor homes,	ATVs and other recreations	al vehicles, other vehicles, and accessories		
■ No □ Yes  4. Watercraft, ai Examples: Boa	rcraft, motor homes,	ATVs and other recreations	al vehicles, other vehicles, and accessories		
■ No □ Yes  4. Watercraft, ai Examples: Boa ■ No □ Yes	ircraft, motor homes, ats, trailers, motors, per	ATVs and other recreationarsonal watercraft, fishing vess	al vehicles, other vehicles, and accessories		<b>\$0.00</b>
■ No □ Yes  4. Watercraft, ai Examples: Boa ■ No □ Yes  5 Add the dolla	rcraft, motor homes, ats, trailers, motors, per ar value of the portior	ATVs and other recreationarsonal watercraft, fishing vess	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories		\$0.00
■ No □ Yes  4. Watercraft, ai Examples: Boo ■ No □ Yes  5 Add the dolla pages you ha	rcraft, motor homes, ats, trailers, motors, per ar value of the portior	ATVs and other recreations rsonal watercraft, fishing vess n you own for all of your end 2. Write that number here	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories		\$0.00
■ No □ Yes  4. Watercraft, ai Examples: Boa ■ No □ Yes  5 Add the dolla pages you ha	ar value of the portion ave attached for Part	ATVs and other recreations rsonal watercraft, fishing vess n you own for all of your end 2. Write that number here	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for	<b>port</b> i Do n	ent value of the ion you own? ot deduct secured
No Yes  4. Watercraft, ai Examples: Boa No Yes  5 Add the dolla pages you ha Part 3: Describe Do you own or	ar value of the portion ave attached for Part  Your Personal and Hou have any legal or equipods and furnishings	ATVs and other recreationarsonal watercraft, fishing vessing you own for all of your end.  Write that number here  Usehold Items  Itable interest in any of the	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for	<b>port</b> i Do n	ent value of the
No Yes  4. Watercraft, ai Examples: Boa No Yes  5 Add the dolla pages you ha Part 3: Describe Do you own or  6. Household gramples: Ma	ar value of the portion ave attached for Part  Your Personal and Hou have any legal or equipods and furnishings ajor appliances, furniture	ATVs and other recreations rsonal watercraft, fishing vess in you own for all of your end.  Write that number here usehold Items  itable interest in any of the	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for	<b>port</b> i Do n	ent value of the ion you own? ot deduct secured
No Yes  4. Watercraft, ai Examples: Boa No Yes  5 Add the dolla pages you ha Part 3: Describe Do you own or  6. Household ge Examples: Ma	ar value of the portion ave attached for Part  Your Personal and Hou have any legal or equipods and furnishings ajor appliances, furniture	ATVs and other recreations rsonal watercraft, fishing vess in you own for all of your end.  Write that number here usehold Items  itable interest in any of the	al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for	<b>port</b> i Do n	ent value of the ion you own? ot deduct secured

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

Page 11 of 48

Case number (if known) Document Debtor 1 Brian Allen Griffin 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$15.00 Used personal clothing and accessories 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2.515.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ Yes..... Cash on hand \$37.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes.....

Filed 03/25/16

Entered 03/25/16 16:19:17

Desc Main

Doc 1

Case 16-10385

	Case 10-10385	DOC 1	Proumont	Dago 12 of 49	Desc Main
Debtor 1	Brian Allen Griffin		Document	Page 12 of 48 Case number (if known)	
	17.1.	Checking	Chase		\$26.65
	ls, mutual funds, or public nples: Bond funds, investme			ney market accounts	
	S	Institution or is	ssuer name:		
joint	publicly traded stock and venture	interests in in	corporated and uninc	orporated businesses, including an interes	t in an LLC, partnership, and
■ No □ Yes	s. Give specific information Nar	about them ne of entity:		% of ownership:	
Nego Non- ■ No	negotiable instruments are	ersonal check those you can	s, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
<i>Exan</i> ■ No	s. List each account separat	SA, Keogh, 40°	I (k), 403(b), thrift saving	is accounts, or other pension or profit-sharing	plans
Your		s you have ma		tinue service or use from a company ctric, gas, water), telecommunications compan	ies, or others
	S		Institution r	name or individual:	
■ No		dic payment of e and descript		r life or for a number of years)	
	sts in an education IRA, ir 5.C. §§ 530(b)(1), 529A(b),		n a qualified ABLE pro	ogram, or under a qualified state tuition pro	gram.
_	Institution r	name and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):	
■ No	s, equitable or future inters.  Give specific information		rty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
<i>Exan</i> ■ No	nts, copyrights, trademark inples: Internet domain name s. Give specific information	es, websites, p	•		
27. <b>Licen</b> <i>Exan</i> ■ No	ses, franchises, and othe	r general intal lusive licenses		n holdings, liquor licenses, professional license	98

Official Form 106A/B Schedule A/B: Property page 3

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

	Case 16-10385	Doc 1	Filed 03/25/16 Document	Page 13 of 48	5/16 16:19:17	Desc Main	
Debtor 1	Brian Allen Griffin				Case number (if known)		
28. Tax re	funds owed to you						
■ Yes.	Give specific information	about them, in	cluding whether you alre	ady filed the returns an	nd the tax years		
			5 Estimated tax refund estimated for earmed		Federal	\$3,939.00	
■ No	r support ples: Past due or lump sun Give specific information		usal support, child suppo	ort, maintenance, divor	ce settlement, property	settlement	
Exam <sub>i</sub> ■ No	30. Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  ■ No  □ Yes. Give specific information						
31. Interes  Exam  ■ No	31. Interests in insurance policies  Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance						
☐ Yes.	Name the insurance comp Cor	pany of each p mpany name:	olicy and list its value.	Beneficiar	ry:	Surrender or refund value:	
If you somed	terest in property that is are the beneficiary of a livi one has died.  Give specific information.	ng trust, expe	someone who has die t proceeds from a life in	ed surance policy, or are o	currently entitled to rece	eive property because	
Exam <sub>i</sub> ■ No	s against third parties, worker: Accidents, employments.  Describe each claim	ent disputes, in			for payment		
■ No	34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims  ■ No □ Yes. Describe each claim						
35. Any financial assets you did not already list  ■ No □ Yes. Give specific information							
	the dollar value of all of y art 4. Write that number					\$4,002.65	
Part 5: De	Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.						
-	own or have any legal or eq	uitable interest	in any business-related p	roperty?			
_	Go to line 38.						
	escribe Any Farm- and Comr you own or have an interest in			n or Have an Interest In.			
46. <b>Do yo</b> ı	u own or have any legal o	or equitable in	nterest in any farm- or o	commercial fishing-re	lated property?		

No. Go to Part 7.

Page 14 of 48

Case number (if known) Document Debtor 1 Brian Allen Griffin ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 \$2,515.00 Part 4: Total financial assets, line 36 58. \$4,002.65 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$6,517.65 \$6,517.65 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$6,517.65

Entered 03/25/16 16:19:17

Desc Main

Official Form 106A/B Schedule A/B: Property page 5

Case 16-10385

Doc 1

Filed 03/25/16

Fill in this information to identify your case:				
Debtor 1	Brian Allen Griffin	Middle Name	Last Name	
Debtor 2	Filstivallie	iviloule Name	Last Naffle	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	, , , , , , , , , , , , , , , , , , , ,		Specific laws that allow exemption
	Copy the value from Schedule A/B			
Used personal household furniture and goods/items	\$2,500.00		\$2,500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing and accessories	\$15.00		\$15.00	735 ILCS 5/12-1001(a)
Life from Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$37.00		\$37.00	735 ILCS 5/12-1001(b)
Enternoim dericadae AVD. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Line from Schedule A/B: 17.1	\$26.65		\$26.65	735 ILCS 5/12-1001(b)
Life from Schedule A/D. 17.1			100% of fair market value, up to any applicable statutory limit	
Federal: 2015 Estimated tax refund (\$3,939.00 estimated for earmed	\$3,939.00		\$3,939.00	735 ILCS 5/12-1001(g)(1)
income credit) Line from <i>Schedule A/B</i> : 28.1			100% of fair market value, up to any applicable statutory limit	

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main

Debtor 1 Brian Allen Griffin

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

		1 21 /1 /1 /1 /1	$\cdots$	
Fill in this information to identify your case:				
Debtor 1	Brian Allen Griffin	Middle Name	Last Name	
Debtor 2	i iist ivaille	Wildle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Case 10	-10303 D	Document		7 Desc Main		
Fill ir	this information to	identify your c					
Debto	or 1 Brian	Allen Griffin					
Dobii	First Na		Middle Name	Last Name			
Debte							
(Spous	e if, filing) First Na	ime	Middle Name	Last Name			
Unite	d States Bankruptcy	Court for the:	NORTHERN DISTRICT OF	ILLINOIS			
Case	number						
(if knov	vn)				☐ Check if this is an		
					amended filing		
Offic	cial Form 106	=/F					
			ho Have Unsecure	ed Claims	12/15		
				RITY claims and Part 2 for creditors with NONPR			
Sched eft. At name a	ule D: Creditors Who I tach the Continuation and case number (if kr	lave Claims Secu Page to this page nown).	red by Property. If more space e. If you have no information to	<ul> <li>Do not include any creditors with partially sect is needed, copy the Part you need, fill it out, nure report in a Part, do not file that Part. On the top</li> </ul>	mber the entries in the boxes on the		
Part	o any creditors have p		secured Claims				
_	No. Go to Part 2.	mornly unsecured	i ciaiilis agailist you?				
	Yes.	· NONDDIODIT	/ Uncopured Claims				
Part			Y Unsecured Claims				
	_	• •	ured claims against you?				
L	I No. You have nothing	to report in this pa	art. Submit this form to the court w	ith your other schedules.			
	Yes.						
				f the creditor who holds each claim. If a creditor h			
				sted, identify what type of claim it is. Do not list claims ou have more than three nonpriority unsecured claim			
Р	art 2.						
					Total claim		
4.1	Apollo Group	Nama	Last 4 digits of a	account number	\$757.00		
	Nonpriority Creditor's 4025 S. Riverpo		When was the de	ebt incurred?			
	Phoenix, AZ 850	)40					
	Number Street City S	•	As of the date yo	ou file, the claim is: Check all that apply			
	Who incurred the d	ebt? Check one.					
	Debtor 1 only		☐ Contingent				
	☐ Debtor 2 only ☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only ☐ Disputed						
	At least one of th	e debtors and ano	uioi	IORITY unsecured claim:			
	☐ Check if this cla	im is for a comm	<u> </u>				
	debt Is the claim subject	to offset?	Obligations are report as priority of	rising out of a separation agreement or divorce that y	you did not		
	No	. to onsot:	' ' '	sion or profit-sharing plans, and other similar debts			
	■ No □ Yes		·				
	☐ Yes ☐ Other. Specify Charge Off Account						

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 19 of 48

Debto	r 1 Brian Allen Griffin	Case number (if know)	
4.2	CitiFinancial Nonpriority Creditor's Name	Last 4 digits of account number	\$23,396.00
	15949 S. Harlem Ave Tinley Park, IL 60477	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Auto/Repo Fees	
4.3	Harvard Collection Services, INC	Last 4 digits of account number	\$1,162.00
	Nonpriority Creditor's Name 4839 N. Elston Avenue	When was the debt incurred?	
	Chicago, IL 60630  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection Account for Illinois Department of Human Services	
4.4	Illinois Depart of Revenue (IL tax)	Last 4 digits of account number	\$361.00
	Nonpriority Creditor's Name Bankruptcy Section PO Box 64338	When was the debt incurred?	
	Chicago, IL 60664		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify State Tax Debt for 2011	

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 20 of 48

Debto	or 1 Brian Allen Griffin	Case number (if know)				
4.5	Illinois Tollway	Last 4 digits of account number	\$42,125.00			
	Nonpriority Creditor's Name 2700 Odgen Ave Downers Grove, IL 60515	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Tollroad Violations	-			
4.6	Illinois Tollway	Last 4 digits of account number	\$1,841.00			
	Nonpriority Creditor's Name 2700 Odgen Ave	When was the debt incurred?				
	Downers Grove, IL 60515	THE WAS THE WEST HIGHTER.	-			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Tollroad Violations				
4.7	U S Dept of Ed/GSC/C	Last 4 digits of account number	\$232.00			
	Nonpriority Creditor's Name P.O. Box 4222 Iowa City, IA 52244	When was the debt incurred?	-			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
☐ At least one of the debtors and another		Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts				
	■ No					
	Yes	■ Other. Specify Student Loan				

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 21 of 48 Case number (if know)

DCDI	Brian Allen Gillilli	- Case number (il know)	
4.8	U S Dept of Ed/GSC/C	Last 4 digits of account number	\$2,005.00
	Nonpriority Creditor's Name P.O. Box 4222 Iowa City, IA 52244	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the stant is. Oneck all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Student Loan	
4.9	US Department of Education	Last 4 digits of account number	\$47.00
	Nonpriority Creditor's Name P.O. Box 5691	When was the debt incurred?	<del>*************************************</del>
	Montgomery, AL 36103	= Acceptate to the first test of the state o	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	<u> </u>		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Student Loan	
4.1	US Department of Education	Last 4 digits of account number	\$5.00
0	Nonpriority Creditor's Name		Ψ0.00
	P.O. Box 5691	When was the debt incurred?	
	Montgomery, AL 36103	As of the date year file, the plains in Charle all that apply	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	Пол	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other Specify Student Loan	
		— Other, Specify	

Page 22 of 48
Case number (if know) Document Debtor 1 Brian Allen Griffin

Us Dept of Ed/Glelsi	Last 4 digits of account number	\$1
Nonpriority Creditor's Name	<del></del>	
PO Box 7860	When was the debt incurred?	
Madison, WI 53707	_	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	■ Other. Specify Student Loans	

### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 71,932.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 71,932.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

		12(2)	10 1000	
Fill in this information to identify your case:				
Debtor 1	Brian Allen Griffin	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	J.,		State		

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 24 of 48

			<u> Paue 74 i</u>	11 40	
Fill in this	information to identify your	case:			
Debtor 1	Brian Allen Griffin				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	rg) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,		0		
Case numb (if known)	per				☐ Check if this is an
					amended filing
∩fficial	Lerm 10011				
	Form 106H	ahtara			
Scnea	ule H: Your Cod	eptors			12/15
people are ill it out, ar		ally responsible for supposes on the left. Attach	olying correct informat In the Additional Page t	tion. If more space is nee	ded, copy the Additional Page, f any Additional Pages, write
1. Do y	you have any codebtors? (If y	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
☐ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,				tates and territories include
	Go to line 3.				
⊔ Yes	. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form 1	2 again as a codebtor only if	f that person is a guaran	tor or cosigner. Make	sure you have listed the	vith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The credit Check all schedules t	or to whom you owe the debt hat apply:
3.1				☐ Schedule D, line	
<u> </u>	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	<del>_</del>	
	Oity	State	ZIF Code		
3.2				☐ Schedule D, line	
	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule G, line	
1	Number Street			_	
(	City	State	ZIP Code		

# Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 25 of 48

Fill	in this information to identify your o	ase:								
Del	btor 1 Brian Allen 0	Griffin								
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number 		-			☐ An		nt showing	g postpetition ollowing date:	
0	fficial Form 106I					MN	M / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	ır spouse is not filing w	ith you, do not inclu	de infor	mati	on about y	your spo	use. If mo	ore space is	needed,
1.	Fill in your employment information.		Debtor 1			1	Debtor 2	or non-fi	ling spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				☐ Emplo	yed		
	information about additional employers.	,	☐ Not employed				☐ Not en	nployed		
		Occupation	Hospitality							
	Include part-time, seasonal, or self-employed work.	Employer's name	Daniel J. Edelma	an, Inc.						
	Occupation may include student or homemaker, if it applies.	Employer's address	200 E. Randolph Chicago, IL 6060		looi	r 				
		How long employed t	here? 2.5 Yea	ırs			_			
Pai	Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to r	eport for	any	line, write S	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the informatio	n for all e	empl	oyers for th	nat persor	n on the lir	nes below. If	you need
						For Debt	or 1		otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,5	500.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,500	0.00	\$	N/A	

# Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 26 of 48

Deb	tor 1	Brian Allen Griffin	_	Ca	ase number (if F	known)				
				ı	For Debtor 1			Debtor :		
	Cor	by line 4 here	4.	_	\$ 2.50	0.00	non-	filing s	pouse N/A	
_					2,00	0.00			14// (	_
5.		all payroll deductions:	_		•		•			
	5a.	Tax, Medicare, and Social Security deductions	5a.			4.16	\$		N/A	_
	5b.	Mandatory contributions for retirement plans	5b.		. —	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.			0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.			0.00	\$		N/A	_
	5e.	Insurance	5e.			4.54	\$		N/A	_
	5f.	Domestic support obligations	5f.			0.00	\$		N/A	
	5g.	Union dues	5g.			0.00			N/A	_
	5h.	Other deductions. Specify:	5h	+ :	\$	0.00	+ 5		N/A	_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$		8.70	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	51,77	1.30	\$		N/A	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.0		r.	0.00	¢.		NI/A	
	OI:	monthly net income.	8a.			0.00	\$		N/A	
	8b. 8c.	Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent	8b.	;	\$	0.00	\$		N/A	_
	8d.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation	8c. 8d.			0.00	\$		N/A N/A	
	8e.	Social Security	8e.		·	0.00	\$		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g.		\$	0.00	\$ 		N/A N/A	_
	8h.	Other monthly income. Specify:	8h				+ \$		N/A N/A	_
	OII.	Other monthly moome. opening.	_ 011.	_	Ψ	0.00	', "		111/7	_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		N/A	Α
10	Cal	culate monthly income. Add line 7 + line 9.	10. \$	S.	1,771.30	_ c		N/A	= \$	1,771.30
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	_	1,771.00	┤` Ů-		11/7	-  ° -	1,77 1.50
11.	Stat Inclu	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your prince friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a	deper				•	chedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies						12.	\$	1,771.30
			_						Combi month	ned ly income
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?							
	_	Yes Explain:								

# Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 27 of 48

	in this information	the section of the section of								
FIII	in this informat	tion to identify yo	our case:							
Deb	tor 1	Brian Allen G	riffin			CI	neck	if this is:		
	. 0							n amended filing		
	otor 2 ouse, if filing)					-			ving postpetition cha the following date:	pter
(Opt	ouse, ii iiiiig)						1,	o expenses as on	ine following date.	
Unit	ed States Bankr	uptcy Court for the:	NORTH	HERN DISTRICT OF ILL	INOIS		N	IM / DD / YYYY		
l	e number nown)									
O	fficial Fo	rm 106J								
S	chedule	J: Your I	Exper	ises						12/15
Be info nur	as complete a ormation. If mon mber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta y questio	. If two married people ich another sheet to th						
Par 1.	t 1: Descri	ibe Your House	nold							
١.	No. Go to									
			n a conar	ate household?						
			ii a sepai	ate nousenoiu:						
			st file Offici	ial Form 106J-2, <i>Expens</i>	oos for Congrete House	ahald of D	obto	r 0		
	ш те	es. Debiol 2 mus	st file Offici	iai Fullii 1005-2, Expelis	ses for Separate House	erioia di D	ebio	1 2.		
2.	Do you have	e dependents?	☐ No							
	Do not list De Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent				Dependent's age	Does dependent live with you?	
	Do not state	the							□ No	
	dependents i				Son			18	■ Yes	
									□ No	
									☐ Yes	
									☐ No	
									☐ Yes	
									□ No	
_	Da								☐ Yes	
3.	expenses of	enses include f people other tl d your depende	han $_{f \sqcap}$	No Yes						
Est exp	imate your ex		our bankr	ly Expenses uptcy filing date unless y is filed. If this is a su						
the		n assistance and		government assistance cluded it on <i>Schedule I</i>				Your expe	enses	
-		•				_				
4.		r home owners ad any rent for the		ses for your residence or lot.	. Include first mortgag		\$		760.00	
	If not includ	ed in line 4:								
	4a. Real e	state taxes				4a.	\$		0.00	
	4b. Proper	rty, homeowner's	s, or renter	's insurance		4b.			0.00	
	4c. Home	maintenance, re	pair, and u	upkeep expenses		4c.	\$		0.00	
_		owner's associat					\$		0.00	
5.	Additional n	nortgage payme	ents for yo	our residence, such as	home equity loans	5.	\$		0.00	

# Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 28 of 48

tor 1	Brian Allen Griffin	Case num	ber (if known)	
Util	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	65.00
6b.	Water, sewer, garbage collection	6b.	\$	32.50
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
6d.	Other. Specify: Cable	6d.	\$	49.00
	Phone		\$	78.00
Foo	d and housekeeping supplies		\$	171.80
	dcare and children's education costs	8.	\$	0.00
Clo	thing, laundry, and dry cleaning	9.	\$	0.00
	sonal care products and services	10.	\$	0.00
Med	lical and dental expenses	11.	\$	0.00
	nsportation. Include gas, maintenance, bus or train fare.		· -	
	not include car payments.	12.	\$	0.00
Ent	ertainment, clubs, recreation, newspapers, magazines, and books	13.		0.00
Cha	ritable contributions and religious donations	14.	\$	0.00
	urance.			
	not include insurance deducted from your pay or included in lines 4 or 20.			_
	. Life insurance	15a.	· -	0.00
	. Health insurance	15b.		0.00
	Vehicle insurance	15c.	·	0.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	40	Φ.	
	cify:	16.	\$	0.00
	allment or lease payments:	17a.	¢	0.00
	Car payments for Vehicle 1		·	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as		\$	400.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). er payments you make to support others who do not live with you.	10.	\$	0.00
	cify:	19.	Ψ	0.00
	er real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i> e		ur Income	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	. Maintenance, repair, and upkeep expenses	20d.		0.00
	. Homeowner's association or condominium dues	20a. 20e.	·	0.00
	er: Specify:	20e. 21.		0.00
Out	or openiy.		- Ψ	0.00
Cal	culate your monthly expenses			
22a	. Add lines 4 through 21.		\$	1,556.30
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	1,556.30
	, , ,			.,555.55
	culate your monthly net income.		•	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	1,771.30
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	1,556.30
00	Culturation of the company of the co			
23C	Subtract your monthly expenses from your monthly income.	23c.	\$	215.00
	The result is your monthly net income.	200.	*	
	you expect an increase or decrease in your expenses within the year after yo			or decrease because
For	example, do you expect to finish paying for your car loan within the year or do you expect you	ur mortgage p	payment to increase	or decrease because
For	example, do you expect to finish paying for your car loan within the year or do you expect you ification to the terms of your mortgage?	ır mortgage p	payment to increase	of decrease because
For	ification to the terms of your mortgage?	ur mortgage p	payment to increase	of decrease because

## Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 29 of 48

Fill in this inform	nation to identify your	case:			
Debtor 1	Brian Allen Griffin				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official Form	n 106Dec				
Declarat	ion About a	ın Individual	<b>Debtor's Sched</b>	ules	12/15
You must file this obtaining money	s form whenever you fi	le bankruptcy schedules n connection with a bank	nsible for supplying correct info s or amended schedules. Making cruptcy case can result in fines u	a false statement, co	
Sign	Below				
Did you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out bankrupt	cy forms?	
■ No					
☐ Yes. N	lame of person				etition Preparer's Notice, nature (Official Form 119)
Under penal	ty of perjury, I declare	that I have read the sum	mary and schedules filed with th	is declaration and	

Signature of Debtor 2

Date

that they are true and correct.

X /s/ Brian Allen Griffin Brian Allen Griffin

Signature of Debtor 1

Date March 25, 2016

# Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 30 of 48

Fill i	n this information to	identify you	case:			
Debt		n Allen Griffin				
Debt	First Na	ame	Middle Name	Last Name		
	se if, filing) First Na	ame	Middle Name	Last Name		
Unite	ed States Bankruptcy	Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Case	e number					
(if know					_	Check if this is an amended filing
∩ff	ioial Form 10	77				
	icial Form 10 <b>tement of Fi</b>		Affairs for Indivi	duals Filing for E	Bankruptcy	12/1
					equally responsible for sur	polving correct
inforr	nation. If more spa	ce is needed,	attach a separate sheet to		y additional pages, write yo	
numb	oer (if known). Answ	er every ques	stion.			
Part	1: Give Details A	bout Your Ma	rital Status and Where Yoເ	Lived Before		
1. \	What is your curren	t marital statu	s?			
ı	☐ Married					
i	■ Not married					
2. [	During the last 3 yes	are have you	lived anywhere other than	where you live now?		
Z. L		ars, nave you	iived allywhere other than	where you live now?		
	□ No ■ Year List all at the		See distribution to the December 1	of Control of the con		
	Yes. List all of th	ie places you i	ived in the last 3 years. Do no	ot include where you live nov	V.	
	Debtor 1 Prior Add	ress:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
	17700 S. Chestnut Country Club Hills		From-To: May 2013-May 2014	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
	■ No □ Yes. Make sure	de Arizona, Ca you fill out <i>Sch</i>	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto R	nity property state or territor ico, Texas, Washington and V	
F	Fill in the total amoun	t of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part		ndar years?
ſ	□ No					
Ī	Yes. Fill in the de	etails.				
			Dahtar 4		Dahtan 0	
			Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
	n January 1 of curre date you filed for ba		■ Wages, commissions, bonuses, tips	\$5,771.63	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Page 31 of 48
Case number (if known) Document Debtor 1 Brian Allen Griffin

					Debtor 1					Debtor 2		
					Sources of Check all			s income e deductions an sions)	d	Sources of inco		Gross income (before deductions and exclusions)
			dar year: December 3	1, 2015 )	■ Wages bonuses,	, commissions, tips		\$25,749.0	00	☐ Wages, commonutes, tips	missions,	
					☐ Operat	ing a business				☐ Operating a b	ousiness	
			dar year bef December 3		■ Wages bonuses,	, commissions, tips		\$32,440.0	00	☐ Wages, common bonuses, tips	nissions,	
					☐ Operat	ing a business				☐ Operating a b	ousiness	
	Inclu and winr	ude ind other paings. I each s	come regardl oublic benefi f you are filir	ess of wheth t payments; ng a joint cas ne gross inco	er that incorpensions; re e and you h		amples o rest; divic you recei	f other income a lends; money co ved together, list	re alir ollecte t it on	d from lawsuits; r ly once under De	oyalties; and btor 1.	ecurity, unemployment, I gambling and lottery
					Debtor 1					Debtor 2		
					Sources of Describe b			s income e deductions an sions)	d	Sources of inco	ome	Gross income (before deductions and exclusions)
Part	3:	List	Certain Pay	ments You	Made Befo	re You Filed for	Bankrup	tcy				
	Are □	either No.	Neither De individual p  During the s  No.  Yes	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include	ebtor 2 has personal, fa re you filed ach creditor editor. Do no payments to	amily, or househo for bankruptcy, di r to whom you pa	umer dek old purpos id you pa id a total onts for do his bankr	y any creditor a solution of \$6,225* or momestic support ouptcy case.	total ore in	of \$6,225* or mor one or more payitions, such as chi	e? ments and th ld support ar	(8) as "incurred by an le total amount you and alimony. Also, do
		Yes.	During the	90 days befo	re you filed	primarily consu for bankruptcy, di			total o	of \$600 or more?		
			■ No. □ Yes		ach creditor ments for do							creditor. Do not nolude payments to an
	Cre	editor'	s Name and	Address		Dates of payme	ent	Total amount		Amount you still owe	Was this p	ayment for

Page 32 of 48 Case number (if known) Document Debtor 1 Brian Allen Griffin

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.										
	No										
	Yes. List all payments to an insider	Data af a summer	T-1-1	<b>A</b>	D (	41.1					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment					
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	lebt that benefited an					
	No No										
	Yes. List all payments to an insider										
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name					
Par	t 4: Identify Legal Actions, Repossession	e and Forcelosures	•								
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cases, small claims action	s, divorces, collectio		actions, suppo	rt or custody					
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case					
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below  ■ No □ Yes. Fill in the information below.	v.	erty repossessed, f		shed, attache						
	Creditor Name and Address	Describe the Property		Date		Value of the property					
		Explain what happened	d								
11.	accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.										
	Creditor Name and Address	Describe the action the	creditor took	taker	action was	Amount					
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a					
Par	t 5: List Certain Gifts and Contributions										
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$60	00 per person	?					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value					
	Person to Whom You Gave the Gift and Address:										

Debtor 1	Brian Allen Griffin	Document	Page 33 of 48 Case number (if known)	
14. Withi	in 2 vears before vou filed for bankrupt	cv. did vou give anv c	gifts or contributions with a total value of more than \$600 to any ch	arit

14.	Within 2 years before you filed for bank  ■ No □ Yes. Fill in the details for each gift or			ns with a tota	I value of more than	\$600 to any charity						
	☐ Yes. Fill in the details for each gift or Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co	total	On.  Describe what you contributed		Dates you contributed	Value						
Par	t 6: List Certain Losses											
15.	Within 1 year before you filed for bankr or gambling?	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?										
	■ No □ Yes. Fill in the details.											
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the lot the amount that insurance has paid. Lot claims on line 33 of Schedule A/B:	Date of your Value of propless								
Par	t 7: List Certain Payments or Transfe	rs										
16.		uptcy, die	ng a bankruptcy petition?		, , ,	rty to anyone you						
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>											
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any prop transferred	Date payment or transfer was made	Amount of payment							
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604		\$510.00 (\$310.00 filing fee + \$20 attys fees)	01/29/2016	\$510.00							
	Start Fresh Today 5765 West Sunrise Blvd Fort Lauderdale, FL 33313		\$25.00 Credit Counseling	03/24/2016	\$25.00							
17.	Within 1 year before you filed for bankr promised to help you deal with your cro Do not include any payment or transfer the	editors or	r to make payments to your creditor	r behalf pay o 's?	r transfer any prope	rty to anyone who						
	■ No □ Yes. Fill in the details.											
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment						
18.	Within 2 years before you filed for bank transferred in the ordinary course of you Include both outright transfers and transfer include gifts and transfers that you have a	our busine rs made a	ess or financial affairs? as security (such as the granting of a s									
	■ No □ Yes. Fill in the details.											
	Person Who Received Transfer Address		Description and value of property transferred	payments	any property or received or debts	Date transfer was made						
	Person's relationship to you			paid in exc	change							

Case 16-10385 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Doc 1 Page 34 of 48
Case number (if known) Document

Debtor 1 Brian Allen Griffin

19.	within 10 years before you filed for bankrupte beneficiary? (These are often called asset-protein asset-protein called asset-protein asset-pro		ny property to a	ı self-settle	ed trust or similar device	of which	you are a
	■ No □ Yes. Fill in the details.						
	Name of trust	Description and	value of the pro	perty trans	sferred	Date T made	ransfer was
Pa	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposi	t Boxes, and St	torage Uni	ts		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred?	, were any financial ac	counts or instr	ruments he	eld in your name, or for y	our bene	efit, closed,
	Include checking, savings, money market, or houses, pension funds, cooperatives, associ				it; shares in banks, cred	it unions,	, brokerage
	■ No □ Yes. Fill in the details.						
		Last 4 digits of account number Type of account instrument		ount or Date account was closed, sold, moved, or transferred			Last balance re closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed fo	r bankruptcy, a	ny safe de	posit box or other depos	itory for	securities,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents		you still e it?
22.	Have you stored property in a storage unit or	place other than you	r home within 1	year befo	re you filed for bankrupt	су	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S	Who else has or had access to it?  Address (Number, Street, City, State and ZIP Code)				you still e it?
Pai	t 9: Identify Property You Hold or Control fo	•					
23.	Do you hold or control any property that som for someone.	neone else owns? Incl	ude any proper	rty you bor	rowed from, are storing	for, or ho	old in trust
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
Pa	t 10: Give Details About Environmental Infor	mation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surfac	e water, ground				
	Site means any location, facility, or property to own, operate, or utilize it, including dispos	-	environmental	law, wheth	ner you now own, operat	e, or utili	ze it or used
	Hazardous material means anything an environment	onmental law defines	as a hazardous	s waste, ha	zardous substance, tox	ic substa	nce,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

hazardous material, pollutant, contaminant, or similar term.

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Page 35 of 48 Case number (if known) Document

Debtor 1 Brian Allen Griffin

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any release of hazardous material?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	11: Give Details About Your Business or Co	onnections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					
	No. None of the above applies. Go to Part 12.					
	Yes. Check all that apply above and fill in the details below for each business.					
		Describe the nature of the business	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security  Dates business existed	number of ITIN.		
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	■ No □ Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued				

Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Case 16-10385 Document

Page 36 of 48 Case number (if known) Debtor 1 Brian Allen Griffin

Part 12: Sign Below		
are true and correct. I understand that mak	of Financial Affairs and any attachments, and I declare under penalty of peling a false statement, concealing property, or obtaining money or property up to \$250,000, or imprisonment for up to 20 years, or both.	
/s/ Brian Allen Griffin		
Brian Allen Griffin	Signature of Debtor 2	
Signature of Debtor 1		
Date March 25, 2016	Date	
Did you attach additional pages to Your Sta	ntement of Financial Affairs for Individuals Filing for Bankruptcy (Official Fo	orm 107)?
■ No		·
□Yes		
Did you pay or agree to pay someone who	is not an attorney to help you fill out bankruptcy forms?	
■ No		

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Debtor's attorney received \$510.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
  - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
  - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$200.00

toward the flat fee, leaving a balance due of \$3,800.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 25, 2016	11	3
Signed:		
/s/ Brian Allen Griffin		/s/ Thomas G. Stahulak
Brian Allen Griffin		Thomas G. Stahulak 6288620
		Attorney for the Debtor(s)
Debtor(s)	-	
Do not sign this agreement if the amounts	are bla	nk. <b>Local Bankruptcy Form 23c</b>

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 46 of 48

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In re	e Brian Allen Griffin	Case No			
	Debto	Or(s) Chapter	13		
	DISCLOSURE OF COMPENSATION C	OF ATTORNEY FOR I	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$	4,000.00		
	Prior to the filing of this statement I have received	\$	200.00		
	Balance Due	\$	3,800.00		
2.	\$310.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm				
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.				
6.	In return for the above-disclosed fee, I have agreed to render legal service	e for all aspects of the bankruptcy	y case, including:		
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>				
7.	7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.				
	CERTIFICA	ΓΙΟΝ			
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
March 25, 2016 /s/ Thomas G. Stahulak					
Date		Thomas G. Stahulak 6288620			
		<i>ture of Attorney</i> ılak & Associates, L.L.C. / Get	Filed		
		. Jackson Blvd., Suite 652	. IICG		
		ago, IL 60604			
	` ,	662-1480 Fax: (312) 268-73 stahulakandassociates.com	28		
		of law firm			

Case 16-10385 Doc 1 Filed 03/25/16 Entered 03/25/16 16:19:17 Desc Main Document Page 47 of 48

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Brian Allen Griffin		Case No		
		Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
	Number of Creditors:				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	March 25, 2016	/s/ Brian Allen Griffin Brian Allen Griffin Signature of Debtor			

Apollo Group 4025 S. Riverpoint Parkway Phoenix, AZ 85040

CitiFinancial 15949 S. Harlem Ave Tinley Park, IL 60477

Harvard Collection Services, INC 4839 N. Elston Avenue Chicago, IL 60630

Illinois Depart of Revenue (IL tax) Bankruptcy Section PO Box 64338 Chicago, IL 60664

Illinois Tollway 2700 Odgen Ave Downers Grove, IL 60515

U S Dept of Ed/GSC/C P.O. Box 4222 Iowa City, IA 52244

US Department of Education P.O. Box 5691 Montgomery, AL 36103

Us Dept of Ed/Glelsi PO Box 7860 Madison, WI 53707